

CLAIMS

1. Method for authorising mandates of payment through credit instruments, wherein a user purchases at least one item of goods and/or at least one service in a commercial site in exchange for the payment of an amount of money, the user being the owner of at least one credit instrument, which is issued by an issuing institution (21) and univocally determined by credit instrument identification data, and of a telephone (20), which is provided with the functionality of sending and receiving radiotelephony messages, the method comprising the phases of
- 5 A. the issuing institution checks the validity of the credit instrument, and
- 10 B. the issuing institution sends to the commercial site a confirmation or refusal of authorisation of the mandate of payment, depending on the outcome of the check,
- the method being characterised in that it comprises the following preliminary phase:
- 15 C. sending from the user's telephone (20) to a radiotelephony message managing device (22) of a service centre (21) of the issuing institution a radiotelephony message comprising a commercial site identification code, the amount of money and/or instrument identification data and/or user identification data and/or telephone identification data,
- 20 the commercial site identification code and the amount of money being inputted by the user during composition of the message.
2. Method according to claim 1, characterised in that the instrument identification data and/or the user identification data and/or the telephone identification data are memorised in the telephone (20).
- 25 3. Method according to claim 1, characterised in that the instrument identification data and/or the user identification data and/or the telephone identification data are inputted by the user during composition of the message.
- 30 4. Method according to any one of the preceding claims, characterised in that the radiotelephony messages are SMS and/or MMS messages.
5. Method according to any one of the preceding claims,

20

characterised in that the telephone (20) is a radiotelephone.

6. Method according to claim 4, characterised in that the telephone (20) is a cellular radiotelephone.

5 7. Method according to any one of the preceding claims, characterised in that the commercial site is a commercial site accessible via computer through a network.

8. Method according to claim 7, characterised in that the commercial site is a commercial site accessible via the Internet.

10 9. Method according to any one of the preceding claims, characterised in that the commercial site is an automatic cash dispenser.

10. Method according to any one of the preceding claims, characterised in that the SMS message managing device is incorporated in the service centre (21) of the issuing institution.

15 11. Method according to any one of claims 1 to 9, characterised in that the SMS message managing device is a radiotelephony message managing server (22) which communicates with the service centre (21).

12. Method according to any one of the preceding claims, characterised in that it comprises the following phase after phase C:

20 D. sending from the radiotelephony message managing device (22) of the service centre (21) to the user's telephone (20) a radiotelephony message comprising an information related to the confirmation or refusal of authorisation of the mandate of payment.

25 13. Method according to any one of the preceding claims, characterised in that the radiotelephony message sent during phase C further comprises a request of authorisation of the mandate of payment.

14. Method according to any one of claims 1 to 12, characterised in that it further comprises the following phases after phase C:

30 E. sending from the radiotelephony message managing device (22) of the service centre (21) to the user's telephone (20) a radiotelephony message comprising at least an information indicative of the commercial site and/or the amount of money;

F. the user inputs in the telephone (20) an indication related to the correctness of the information received by means of the message sent

by the device (22) during phase E;

the phase C being performed only if the user inputs an indication of confirmation of the correctness of the information received by means of the message sent by the device (22) during phase E.

5 15. Method according to any one of the preceding claims, characterised in that the telephone (20) is provided with an operating mode for using credit instruments which is selectable by the user.

16. Method according to claim 15, characterised in that the operating mode comprises operations of checking the user's entitlement based on
10 the input of passwords.

17. Method according to claim 15 or 16, characterised in that in the operating mode for using credit instruments the user selects a credit instrument.

18. Method according to any one of claims 15 to 17, characterised in
15 that it further comprises the following phase prior to phase C:

G. sending from the radiotelephony message managing device (22) of the service centre (21) to the user's telephone (20) a predefined radiotelephony message, comprising blank fields related to the commercial site identification code and/or the amount of money which
20 are filled by the user.

19. Method according to any one of claims 15 to 18, when depending on claim 11, characterised in that it further comprises the following phase after phase D:

H. saving transaction data in the telephone (20) preferably under
25 selection by the user.

20. Method according to any one of claims 15 to 19, characterised in that the operating mode for using credit instruments comprises a selectable sub-mode for setting data related to a credit instrument which are memorised in the telephone (20).

30 21. Method according to any one of the preceding claims, characterised in that the radiotelephony message sent during phase C comprises the IMEI (International Mobile Equipment Identity) code of the telephone (20) and in that during phase A the issuing institution checks

that the IMEI code corresponds to the user and/or to the radiotelephone and/or to the credit instrument.

22. Method according to any one of the preceding claims, characterised in that, after phase C, the service centre (21) of the issuing
5 institution transmits to a user's email address an email message reporting the confirmation or refusal of authorisation of the mandate of payment.

23. Method according to any one of the preceding claims, characterised in that the credit instrument is a credit card.

24. Method according to any one of the preceding claims,
10 characterised in that the credit instrument comprises a magnetic stripe and/or an electronic chip.

25. Method according to claim 24, characterised in that the telephone (20) is provided with at least one slot comprising an interface for reading the magnetic stripe and/or the electronic chip of credit instruments so as to
15 read credit instrument data to be inserted in the radiotelephony message sent during phase C.

26. Radiotelephony message managing device (22) characterised in that it is apt to operate as radiotelephony message managing device of a service centre (21) of an institution issuing credit instruments in the
20 method for authorising mandates of payment through credit instruments according to any one of claims 1 to 25.

27. Telephone (20) provided with the functionality of sending and receiving radiotelephony messages, characterised in that it is apt to operate as user's telephone in the method for authorising mandates of
25 payment through credit instruments according to any one of claims 1 to 25.